

Put Your Money Where God's Heart Is

Not all Christian causes are trustworthy. Here are some guidelines to help you decide whether a ministry deserves your support.

In today's mail, I received four opportunities to give to Christian projects. Last night while I was watching Christian television I saw several compelling ministries that needed support. Last Sunday, I learned that my local church needed additional funds. It seems as though every time I touch anything Christian I find missionaries who need help, children who need sponsorship and lots of worthy projects that need assistance.

I want to give, but I can't give to everything. So how do I sort through all the options? Making the matter more complex is the reality that ministry needs are not always as they are presented.

No doubt, the "experts in greed" Peter warned us about in 2 Peter 2:14 (NIV) are still with us. Too often we respond not because of Christian conviction but because we are enticed by professionally designed marketing strategies—and it isn't until much later that we discover we funded the wrong ministries.

I think that's where we in the American church are today. We are financially rewarding styles of ministry that are not doing what we thought they would. As a result, we have the best-funded ministries Christianity has ever known with no increase in the number of believers.

We think we're reaching the world, but we're not. Comparing the millions spent with the results suggests we're being deceived and that we are, in fact, funding the wrong people.

Giving always requires a degree of trust, of course, but I believe we can develop a system that will increase the chances that our money will do what we intend.

Giving Into the Light

It should go without saying that Christian ministers have a holy and precious responsibility to be wise with the funds people donate. The monies that flow into ministries are offerings to God, and—as Paul reminds us in Philippians 4:18—these offerings are pleasing sacrifices of worship.

When ministers handle this money, they are handling God's worship. If they handle it wisely and honestly, God will bless their work, resulting in growth in His kingdom.

If they are dishonest and secretive, their work might appear to be wonderful, but measurable positive impact on those around them will be negligible. Worse than that, they may eventually be exposed and cause great harm to the kingdom of God. Thus our giving to the wrong ministries might actually hurt the cause of Christ rather than advancing it.

At the beginning of every year, I go over the financial statement of the church I pastor, New Life Church, with our financial controller. We then send a copy of the cash-flow statement to everyone who contributed the previous year. We don't send out percentage charts or generalities but a detailed report of the dollars that came in and where they

were spent.

With the cash-flow statement I always enclose a letter thanking those who have given and highlighting certain items so they can see exactly how their tithes and offerings were spent. I show the salaries of our executive staff; the totals spent on benevolence efforts, local and overseas missions, and debt reduction; our savings for the year; monies spent on our facilities; and so on.

New Life Church's policy is that the safest place for us to be is in the light. Knowing that we mail a cash-flow statement to our contributors at the end of each year helps us make decisions based on integrity. We're conscious that not one cent that goes through our hands will be hidden in a pie chart.

As Jesus says in the Gospel of John: "'Everyone who does evil hates the light, and will not come into the light for fear that his deeds will be exposed. But whoever lives by the truth comes into the light, so that it may be seen plainly that what he has done has been done through God'" (3:20-21).

The light encourages us to maintain integrity with God's money, and it gives our church members and other donors confidence that the money they give to God's work is actually being used to expand the kingdom and bless people.

Because many worthy ministries don't follow a financial disclosure procedure, how can we be certain we're giving money to maximum effect? How can we ensure that our resources are having the greatest influence in God's kingdom?

Guidelines for Giving

To safeguard the giving of my congregation, I designed some guidelines for the members of my church to follow. Maybe they will help you, too.

1. Tithe to your local church. Ten percent of all your income should be given to the local church you attend. The Scriptures instruct that the whole tithe be brought to the “storehouse” (see Mal. 3:10). The storehouse is then responsible for distributing kingdom resources to various projects and specialty ministries.

This approach enables the body of Christ to amass its financial firepower and make a significant impact in particular areas. New Life Church supports dozens of wonderful and effective missionaries and parachurch ministries, and we do it with the collective tithes of our church members.

These parachurch ministries are vitally important. However, they don't replace the role of the local church. Consider these ideas:

Local churches are the family of God, and parachurch ministries are the projects of God. Local churches have all kinds of people. Some of them are wise and thoughtful, and others are completely nuts. A good local church is similar in many ways to a family gathering at Christmas. And by God's design, it's in the atmosphere of a family that we grow and develop.

Within this family we have projects that are performed by a segment of the family who have a particular interest or

responsibility. Thus, we have Youth With A Mission, Campus Crusade for Christ, Focus on the Family, the Christian Broadcasting Network, Compassion International and others.

Each of these has an important project to perform. They are not the local church but projects designed to build and strengthen the local church.

Local churches are the general practitioners, and parachurch ministries are the specialists. The first line of defense we have against sickness is a general practitioner. Our family doctors can give us basic advice regarding our general health. But if a specific area of our bodies needs attention, we consult specialists.

Parachurch ministries are like specialists in the medical profession. They provide the world's finest expertise in specific areas of ministry. No one addresses AIDS or international agricultural problems like World Relief and Samaritan's Purse. No one helps families like Focus on the Family.

Likewise, no one addresses the entire body like local churches. Thus, local churches and parachurch ministries need one another to function at their best.

Too often we overlook the importance of tithing to our local churches because the churches don't sell themselves to us. And no doubt the local church is not as tantalizing as a parachurch.

Local churches don't have marketing divisions, immediate donor response mechanisms or daily communications through media

outlets. Instead, they are like family relationships—always present and important but not as compelling as project-oriented relationships.

2. When giving to other ministries, check their accountability measures. My family likes to give offerings in addition to our tithes. When we want to give to parachurch ministries, I check to see if they are members of the Evangelical Council of Financial Accountability (ECFA).

This is a private organization that enforces accountability rules upon its members, including standards for fund raising and a full yearly audit. Its members must provide full disclosure upon request so that if questions arise information can be made available.

A full list of ECFA members is searchable online at [ecfa.org](#). You can check for ministries by your home state, enabling you to give to a local ministry that has submitted its financial practices for review by an independent organization.

ECFA ministries are highly motivated to keep all their systems in working order so every dollar that comes in is used to advance their chosen mission.

Membership in ECFA might be considered a bare minimum for sincere donors. Although the organization requires an audit, there are no particular requirements for what the audit reveals.

Thus, it is also important to examine nonprofit ministries' IRS 990 forms. These are available at [prosearch.org](#), where you can request an analysis of nonprofit organizations.

Does checking a ministry's record imply a lack of faith? No. In fact, it demonstrates our Christian belief that what the Bible says about a fallen world is true! We must be determined to invest in authentic ministry that has a likelihood of making a difference.

Membership in ECFA or an equivalent independent checks-and-balances system is a minimum requirement for ministries to which my family and I are considering donating offerings in addition to our tithes. Why? Because openness is fundamental to authentic Christianity.

When searching for ministries, in addition to asking the normal questions ("What is their mission?" "Who are they reaching?" "How effective are their efforts?" "What impact are they having?") you should also be asking: "How much are they in the light?" "Do they regard the media with suspicion and reluctance or openness?" "Do they seem to have something to hide?"

As believers, we don't want to be suspicious or cynical, but we do want to fulfill the great commission and invest in God's kingdom with wisdom. By doing some simple homework before we give, we can be assured of having greater impact.

3. Don't respond to emotional appeals. If you go to a fund-raising banquet, watch a touching appeal on television or hear about a pressing need on the radio, wait 24 hours before you send a check. Pray about it long after your heartstrings have been tugged and decide if this is really a ministry you want to support. Take time to check out the ministry.

Of course, you may have opportunities to respond immediately to special offerings and giving drives that seem appropriate. That's fine if they don't use emotion or pressure you to give right then; but if there is any pressure, the best rule of thumb is to wait 24 hours.

In charismatic churches, emotional appeals frequently border on spiritual manipulation. If the leaders use prophecy or offer special prayer, blessings, or some type of special recognition or access to the man of God in exchange for a contribution, don't give. Don't even touch it. Never reward this type of coercion.

The way I avoid giving under emotional pressure is by predetermining what I'm going to give before I go to a meeting. I write my tithe check based on 10 percent of my income before I go to church, and if I'm attending a banquet or special meeting of a ministry I want to support, I decide what I want to give before I go and then give that amount.

If, during the meeting, I think I want to increase the amount, I don't tell anyone, sign anything or indicate additional giving until 24 hours after the event. That way I can mail it in if I still think it's appropriate (see 1 Cor. 16:2).

Think of your total giving resources over your lifetime as a glass of water. The glass constrains the distribution of the water, which can be useful for quenching your thirst, cleaning a spot or brushing your teeth.

If you decide you want to spread the effects of the water further, you could pour it out. The water would cover a greater territory, but it would be less useful.

Or you could let the water sit and evaporate. Then the water molecules would be spread through the air. You could claim the water had made its greatest impact—but where are the effects?

I've seen dozens of national ministries execute programs that were intended to reach our entire country. The thought of total national change garnered millions of dollars, but after the program was executed, the country got worse.

What happened? National efforts mean nothing if they don't help at least one community in a significant way that can be measured by increased activity in local churches.

Community by community, life-giving local churches are God's national strategy. Thus, God wants the local church to be funded first.

Our resources can go only so far. We all have one glass of water to work with, and though some glasses are bigger than others, we all need to be equally strategic, careful and prayerful in the way we use the water we've been given.

Let's invest deeply. Let's give to the areas that are reliable, strong, dependable. Let's put our money where God's heart is.

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